

CLAIMS

What is claimed is:

1. A method for booking and paying a retailer having a POS connected to a transaction server storing confidential user
5 information including a retailer identification, a user code and a user wireless device phone number, said method comprising the steps of:
 - receiving at the transaction server, from the user wireless device an SMS containing a retailer identification;
 - 10 reading at the transaction server the phone number of the wireless device communicated by the carrier transporting the SMS;
 - authenticating said phone number and retailer identification with the stored confidential user information and sending the user confidential information to the retailer POS;
 - 15 the user entering on the POS the user code and the POS reading and authenticating the user code with the user confidential information received from the transaction server; and
 - the retailer entering the payment information on the POS and
20 sending it with user information to the transaction server.
2. The method of claim 1 wherein the authenticating said phone number step further comprising the step of executing the following steps only if the phone number is identified as belonging to user information on the transaction server.

3. The method of claim 1 wherein the authenticating said phone number step further comprising of the step of executing the following steps only if the user code is identified as belonging to the received user confidential information.

5 4. The method of claim 1 further comprising the initial steps of:

transmitting from the user to the transaction server user confidential information wherein the user code comprises a PIN;

10 storing at the transaction server the user confidential number and adding a user identification string;

sending the user identification string;

the method further comprising in the entering user code step at the POS the step of:

entering the user identification string;

15 authenticating the user identification string with the user confidential information received from the transaction server;

executing the following steps only if the user identification string is identified;

entering the user PIN;

20 authenticating the user identification string with said user confidential information; and

executing the following steps only if the user PIN is identified.

5. The method of claim 1 wherein the step of sending from the transaction server the user information to the retailer POS further comprises a step of encrypting the data at the transaction server before sending it and at the retailer pos decrypting the data received.
6. The method of claim 1 wherein the step of sending at the retailer POS the payment information with the user information to the transaction server a step of encrypting the data at the retailer POS before sending it and at the transaction server decrypting the data received.
7. A system for booking and paying a retailer in a secure way, said system comprising:
 - a user wireless device for sending a digital message through a wireless network, said message containing identification for a retailer through a wireless network;
 - a server for receiving said digital message and authenticating the user phone number and retailer with user confidential data stored on said server and sending said user confidential data to said retailer POS; and
 - a POS for receiving user confidential data and authenticating data entered on it by the user with said received user

confidential data and sending user payment transaction data to said server.

8. A computer program product for instructing a processor to book and pay a retailer having a POS connected to a transaction server storing confidential user information including a retailer identification, a user code and a user wireless device phone number, said computer program product comprising:

a computer readable medium;

10 first program instruction means for receiving at the transaction server, from the user wireless device an SMS containing a retailer identification;

second program instruction means for reading at the transaction server the phone number of the wireless device communicated by the carrier transporting the SMS;

15 third program instruction means for authenticating said phone number and retailer identification with the stored confidential user information and sending the user confidential information to the retailer POS;

20 fourth program instruction means for entering by the user on the POS the user code and the POS reading and authenticating the user code with the user confidential information received from the transaction server; and

fifth program instruction means for entering by the retailer the payment information on the POS and sending it with user information to the transaction server; and wherein

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all said program instruction means are recorded on said medium.